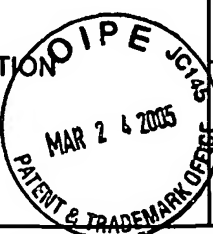


Subst. Form PTO-1449				Docket Number (Optional) Y1779/00002		Application Number 10/656,479	
INFORMATION DISCLOSURE CITATION IN AN APPLICATION				Applicant Helitzer et al.			
(Use several sheets if necessary)				Filing Date September 4, 2003		Group Art Unit 3626	



U. S. PATENT DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
NP	5,794,216	8/11/98	Brown	705	27	
NP	6,182,048	1/30/01	Osborn et al.	705	4	
NP	6,502,020	12/31/02	Brook W. Lang	701	29	
NP	6,684,189	1/27/04	Ronald Ryan et al.	705	4	
NP	US 2002/0052765	5/2/02	Don Taylor	705	4	
NP	US 2002/0091550	7/11/02	Mitchell Franklin White et al.	705	4	
NP	US 2002/0165739	11/7/02	George Guyan et al.	705	4	
NP	US 2003/0009357	1/9/03	Robert H. Pish	705	4	
NP	US 2003/0028406	2/6/03	Frederick Herz et al.	705	4	
NP	US 2003/0093366	5/15/03	Steven C. Halper et al.	705	38	
NP	US 2003/0158758	8/21/03	Kiyoshi Kanazawa	705	4	
NP	US 2003/0233323	12/18/03	Bernie Bilski et al.	705	40	
NP	US 2003/0233261	12/18/03	Hirofumi Kawahara et al.	705	4	
NP	US 2003/0229522	12/11/03	John B. Thompson et al.	705	4	
NP	US 2004/0117217	6/17/04	Richard R. Reber et al.	705	4	
NP	US 2004/0148201	7/29/04	Tracy Lee Smith et al.	705	4	
NP	US 2004/0215494	10/28/04	Stefan Wahlbin et al.	705	4	
NP	US 2004/0225535	11/11/04	William E. Bond et al.	705	4	
NP	US 2004/0243450	12/2/04	Thomas James Bernard et al.	705	4	
NP	US 2004/0249679	12/9/04	E. DeVere Henderson et al.	705	4	
NP	US 2004/0267577	12/30/04	Kentaro Nakai	705	4	

FOREIGN PATENT DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
NP	JP 2002329071	11/15/02	JAPAN				✓
NP	JP 20031319051	11/16/01	JAPAN				✓
NP	JP 2002373259	12/26/02	JAPAN				✓
NP	JP 2002109229	4/12/02	JAPAN				✓
NP	WO 03/090130	10/30/03	PCT				
NP	WO 01/63534	8/30/01	PCT				
NP	WO 01/11501	2/15/01	PCT				
NP	WO 01/63445	8/30/01	PCT				

abstract only {

Subst. Form PTO-1449				Docket Number (Optional) Y1779/00002		Application Number 10/656,479	
INFORMATION DISCLOSURE CITATION IN AN APPLICATION (Use several sheets if necessary)				Applicant Helitzer et al.			
				Filing Date September 4, 2003		Group Art Unit 3626	
NP	WO 03/065268	8/7/03	PCT				
NP	WO 03/058381	7/17/03	PCT				
NP	WO 99/21116	4/29/99	PCT				
NP	WO 2004/100043	11/18/04	PCT				
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
NP	Gallagher, Cecily Risk Classification Aided by New Software Tool National Underwriter Property & Casualty Risk Benefits and Management, No. 17, Apr. 27, 1992, 19.						
NP	Dorn, Ritter S K Insurance Industry Databases Bases de donnees dans le domaine de l'assurance American International Group, Inc. United States Database: (Weston), Volume: 21, Number: 5, 1998, 68-71						
NP	Apte, C.; Bing Liu; Pednault, E.P.D.; Smyth, P. Business applications of data mining Data Abstraction Res. Group, IBM T. J. Watson Res. Center, Yorktown Heights, NY, USA Communications of the CAM, Vol. 45, No. 8, Publisher: ACM, Aug. 2002, 49-53.						
NP	Apte, C.; Grossman, E.; Pednault, E.; Rpsen, B.; Tipu, F.; White, B. Insurance Risk Modeling Using Data Mining Technology IBM Thomas J. Watson Res. Center, Yorktown Heights, NY, USA Conference: PADD99. Proceedings of the Third International Conference on the Practical Application of Knowledge Discovery and Data Mining, Publisher: Practical Application Company, Blackpool, UK, 1999, 209 Pages Conference: Proceedings of PADD99, Sponsor: Compulog Net, Intelligence in Ind., IF Comput., Integral Solutions, Logic Programming Associates, et al April 21-23 1999, London, UK., 39-47.						
EXAMINER N. Pass				DATE CONSIDERED 7 November 2005			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy with next communication to applicant.							